## **BULLETIN**

June 5, 2015

June 1

Certificate of Authority No. 4007 for **MIDWEST REGIONAL BANK**, Festus, Jefferson County, Missouri, to establish and maintain a separate branch at 10840 Manchester Road, Kirkwood, St. Louis County, Missouri.

COMMERCE BANK, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3605-A which authorized a separate branch at 106 East Broadway, Ashland, Boone County, Missouri. The bank discontinued operation of this branch on May 15, 2015. Accordingly, Certificate of Authority No. 3605-A is hereafter considered to be null and void.

An application has been filed for approval of a plan of merger of **COMMUNITY FIRST BANK**, Fairview Heights, St. Clair County, Illinois, with and into **PROVIDENCE BANK**, Columbia, Boone County, Missouri, Charter No. 739 (the surviving bank), under the name of **PROVIDENCE BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **PROVIDENCE BANK**, Columbia, Boone County, Missouri.

June 2

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2747-A which authorized a separate branch at 1143 Grant Avenue, San Francisco, San Francisco County, California. The bank discontinued operation of this branch on May 29, 2015. Accordingly, Certificate of Authority No. 2747-A is hereafter considered to be null and void.

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Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 361.110 and publish it in appropriate publications. Said quarterly market rate for the period of July 1, 2015 through September 30, 2015, shall be 5.7%; as an alternative lenders may charge the usury rate of 10%.

Acting Commissioner